

Table of Benefits	
BENEFITS / COVERAGE	<u>PLAN (A)</u>
Aggregate annual limit :	
The annual upper limit for Healthcare Services Per insured member per year	AED 75,000 on aggregate; Sub-limits apply
Scope of Coverage :	
Territorial Scope of Coverage	UAE Excluding Abu Dhabi Emirate
Elective Treatment (Non-Emergency) within the Territorial Scope	Direct billing is available within the Network. Reimbursement is also covered, but up to 75% of the usual, customary and reasonable Network rates, after deducting the original copayments under the plan.
Elective Treatment (Non-Emergency) outside the Territorial Scope	Not covered
Emergency Outside network within UAE (Intimation within 24 Hrs) till the patient is stabilized	Covered for emergency treatments on reimbursement basis only at 100% maximum of applicable network tariff
Emergency outside UAE	Not covered
Network :	
Medical Providers Network (Subject to ongoing changes)	NEXtCARE's PCP RN3 (Out-Patient services can be availed at clinics only)
Pre-existing and Chronic Conditions :	Not Covered
Inpatient Healthcare Services (Prior Approval is required from the insurance company or TPA)	Sublimit : AED 50,000/- with 20% coinsurance on all covered services below with a maximum of AED 1,000
In-patient Healthcare Services - Room Type	Shared Room (Ward)
Tests, diagnosis, treatments and surgeries in hospitals for non- emergency medical cases	Covered
Prescribed medicines and drugs administered whilst in-patient hospitalization or daycare patient and healthcare services for emergency cases	Covered
Ground transportation services in the UAE provided by an authorized party for medical emergencies	Covered
Physiotherapy treatment services	Limited to 8 session PPPA – Nil coinsurance
Accommodation for a person accompanying an insured child up to 16 years of age.	Covered up to AED 100 per night
Accommodation of an accompanying person in the same room in cases of critical	Covered up to AED 100 per night

conditions and as per recommendation of attending physician	
Outpatient Healthcare Services	Sublimit : AED 25,000/-
Co-payment for services provided by General Practitioners, Specialists and Consultants Examination, diagnostic and treatment services of clinics and health centers by general practitioners, and specialists. Follow ups are exempted from fees if made within a week from the date of first examination.	Covered subject to 20% coinsurance Consultations with Specialists or Consultants are covered only if the insured member consulted first a licensed General Practitioner who referred him / her based on a valid reason
Laboratory tests services	Covered subject to 20% coinsurance and prior approval
Radiology and diagnostic services, including X-ray, MRI, CT scans and endoscopies	Covered subject to 20% coinsurance and prior approval
Physiotherapy treatment services	Not covered
Cost of medicine	Coverage upon prescription as per approved formulary subject to 30% coinsurance, prior approval, and up to AED 1,000 per person per year
Other Benefits :	
Diagnostic and treatment services for dental and gum treatments	Covered only if related to a medical emergency, subject to 20% copayment
Hearing and vision aids, and vision correction by surgeries, and laser	Covered only if related to a medical emergency, subject to 20% copayment
New born cover	Not covered under the mother's policy. New born babies will be enrolled from the date of reporting, or from the 31st day of birth, whichever occurs later
Vaccinations	Covered as per MOH list subject to 30% co-payment
Preventive services, routine check-ups and Immunizations	Not covered

List of Exclusions

A. Excluded healthcare services

1. Healthcare Services which are not medically necessary
2. All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.
3. Home nursing; private nursing care; care for the sake of travelling.
4. Custodial care including
 - a) Non-medical treatment services;

b) Health-related services which do not seek to improve or which do not result in a change in the medical condition of the patient.

5. Services which do not require continuous administration by specialized medical personnel.

6. Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).

7. All cosmetic healthcare services and services associated with replacement of an existing breast implant. Cosmetic operations which are related to an Injury, sickness or congenital anomaly when the primary purpose is to improve physiological functioning of the involved part of the body and breast reconstruction following a mastectomy for cancer are covered.

8. Surgical and non-surgical treatment for obesity (including morbid obesity), and any other weight control programs, services, or supplies.

9. Medical services utilized for the sake of research, medically non-approved experiments and investigations and pharmacological weight reduction regimens.

10. Healthcare Services that are not performed by Authorized Healthcare Service Providers.

11. Healthcare services and associated expenses for the treatment of alopecia, baldness, hair falling, dandruff or wigs.

12. Health services and supplies for smoking cessation programs and the treatment of nicotine addiction.

13. Any investigations, tests or procedures carried out with the intention of ruling out any foetal anomaly.

14. Treatment and services for contraception

15. Treatment and services for sex transformation, sterilization or intended to correct a state of sterility or infertility or sexual dysfunction. Sterilization is allowed only if medically indicated and if allowed under the Law.

16. External prosthetic devices and medical equipment.

17. Treatments and services arising as a result of hazardous activities, including but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any professional sports activities.

18. Growth hormone therapy.

19. Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.

20. Mental Health diseases, both out-patient and in-patient treatments, unless it is an emergency condition.

21. Patient treatment supplies (including for example: elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products; non-prescription drugs and treatments,) excluding supplies required as a result of Healthcare Services rendered during a Medical Emergency.
22. Allergy testing and desensitization (except testing for allergy towards medications and supplies used in treatment); any physical, psychiatric or psychological examinations or investigations during these examinations.
23. Services rendered by any medical provider who is a relative of the patient for example the Insured person himself or first degree relatives.
24. Enteral feedings (via a tube) and other nutritional and electrolyte supplements, unless medically necessary during in-patient treatment.
25. Healthcare services for adjustment of spinal subluxation.
26. Healthcare services and treatments by acupuncture; acupressure, hypnotism, massage therapy, aromatherapy, ozone therapy, homeopathic treatments, and all forms of treatment by alternative medicine.
27. All healthcare services & treatments for in-vitro fertilization (IVF), embryo transfer; ovum and sperms transfer.
28. Elective diagnostic services and medical treatment for correction of vision
29. Nasal septum deviation and nasal concha resection.
30. All chronic conditions requiring hemodialysis or peritoneal dialysis, and related investigations, treatments or procedures.
31. Healthcare services, investigations and treatments related to viral hepatitis and associated complications, except for the treatment and services related to Hepatitis A.
32. Birth defects, congenital diseases and deformities.
33. Healthcare services for senile dementia and Alzheimer's disease.
34. Air or terrestrial medical evacuation and unauthorized transportation services.
35. Inpatient treatment received without prior approval from the insurance company including cases of medical emergency which were not notified within 24 hours from the date of admission.
36. Any inpatient treatment, investigations or other procedures, which can be carried out on outpatient basis without jeopardizing the Insured Person's health.

37. Any investigations or health services conducted for non-medical purposes such as investigations related to employment, travel, licensing or insurance purposes.

38. All supplies which are not considered as medical treatments including but not limited to: mouthwash, toothpaste, lozenges, antiseptics, milk formulas, food supplements, skin care products, shampoos and multivitamins (unless prescribed as replacement therapy for known vitamin deficiency conditions); and all equipment not primarily intended to improve a medical condition or injury, including but not limited to: air conditioners or air purifying systems, arch supports, exercise equipment and sanitary supplies.

39. More than one consultation or follow up with a medical specialist in a single day unless referred by the treating physician.

40. Health services and associated expenses for organ and tissue transplants, irrespective of whether the Insured Person is a donor or a recipient. This exclusion also applies to follow-up treatments and complications.

41. Any expenses related to immunomodulators and immunotherapy.

42. Any expenses related to the treatment of sleep related disorders.

43. Services and educational programs for handicaps.

44. Maternity.

B. Healthcare services outside the scope of health insurance

1. Injuries or illnesses suffered by the Insured Person as a result of military operations of whatever type.

2. Injuries or illnesses suffered by the Insured Person as a result of wars or acts of terror of whatever type.

3. Healthcare services for injuries and accidents arising from nuclear or chemical contamination.

4. Injuries resulting from natural disasters, including but not limited to: earthquakes, tornados and any other type of natural disaster.

5. Injuries resulting from criminal acts or resisting authority by the Insured Person.

6. Injuries resulting from a road traffic accident.

7. Healthcare services for work related illnesses and injuries.

8. All cases resulting from the use of alcoholic drinks, controlled substances and drugs and hallucinating substances.
9. Any investigation or treatment not prescribed by a doctor.
10. Injuries resulting from attempted suicide or self-inflicted injuries.
11. Diagnosis and treatment services for complications of exempted illnesses.
12. All healthcare services for internationally and/or locally recognized epidemics and pandemics.
13. Healthcare services for patients suffering from (and related to the diagnosis and treatment of) HIV – AIDS and its complications and all types of hepatitis except virus A hepatitis.